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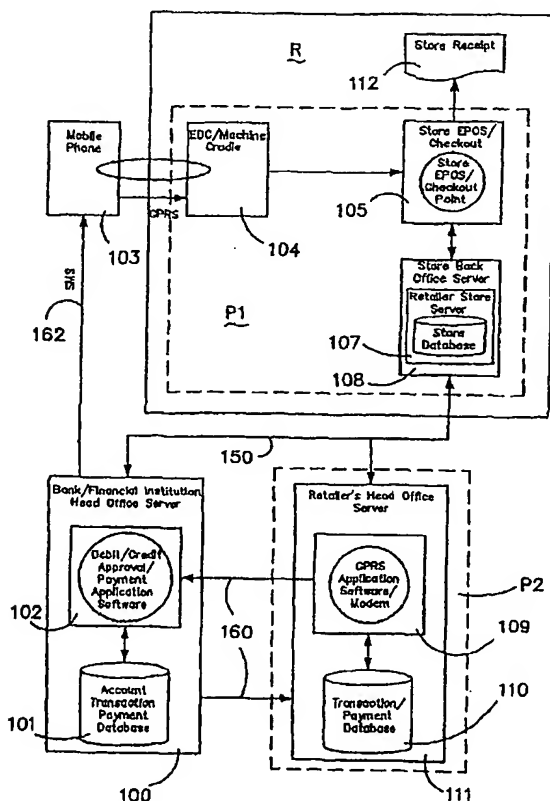
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(54) Title: PAYMENT TRANSACTION SYSTEM AND METHOD



(57) Abstract: A payment transaction system and method is disclosed which has a central facility (100, 200) which has an approval payment processor and a transaction payment database for maintaining accounts relating to customers. The approval payment processor interrogates the database to determine whether a payment should be improved based on the status of the account. A retail processor (P1) receives input payment data from a consumer's mobile telephone relating to the purchase of products so that the payment data can be received by the central facility for approval or declining the payment. The retail processor (P1) has an EPOS checkout terminal and a store database and communicates with a retailer head office processor. The mobile phone is provided with a preset template for facilitating input of data.

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